

<i>SERFF Tracking Number:</i>	<i>BNLB-125675447</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Bankers Life and Casualty Company</i>	<i>State Tracking Number:</i>	<i>39171</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.002 Plan B</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>GR-A70B</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: GR-A70B

SERFF Tr Num: BNLB-125675447 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement -
Standard Plans

SERFF Status: Closed

State Tr Num: 39171

Sub-TOI: MS051.002 Plan B

Co Tr Num:

State Status: FEES PAID

Filing Type: Rate

Co Status: Submitted

Reviewer(s): Stephanie Fowler

Author: Diana Willis

Disposition Date: 06/19/2008

Date Submitted: 06/02/2008

Disposition Status: Approved

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 05/30/2008

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 12.5%

Group Market Type:

Filing Status Changed: 06/19/2008

State Status Changed: 06/02/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

2009 Premium Rates for Standardized Medicare Supplement Policy Forms GR 70B

We are submitting the rates for the form captioned above. These rate scales are intended to be effective January 1, 2009 or later, depending on the premium mode option chosen. This form was approved in most states between May 1994 and April 1995. It is no longer available for sale.

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 Standard Plans
 Product Name: GR-A70B
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The form is a guaranteed renewable Standardized Medicare Supplement policies issued to under-65 disabled individuals who are on Medicare. It provides the standardized benefit package of Plan B of your State's Medicare Supplement Regulation. The enclosed memorandum provides more specific details concerning the form and the expenses covered.

Due to the continued inflation in medical care costs, claim cost trend increases and poorer than anticipated experience, we must increase the rates. The amounts and details of the requested increases are explained in the enclosed memorandum. With these revised rates the anticipated loss ratio standard of your state for these forms will be met.

Company and Contact

Filing Contact Information

Diana Willis, Actuarial Analyst II d.willis@banklife.com
 600 West Chicago Avenue (312) 396-7658 [Phone]
 Chicago, IL 60610 (312) 396-5906[FAX]

Filing Company Information

Bankers Life and Casualty Company CoCode: 61263 State of Domicile: Illinois
 600 West Chicago Avenue Group Code: 233 Company Type:
 Chicago, IL 60610 Group Name: State ID Number:
 (312) 396-6000 ext. [Phone] FEIN Number: 36-0770740

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 per form x 1 from being filed = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$50.00	06/02/2008	20613178

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	06/19/2008	06/19/2008

SERFF Tracking Number: BNLB-125675447 State: Arkansas
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Disposition

Disposition Date: 06/19/2008

Implementation Date:

Status: Approved

Comment: We have approved the requested 12.5% rate increase for form GR-A70B, to be implemented on or after January 1, 2009. This approval is subject to the following:

1. Increases will not be given more frequently than once in a twelve-month period.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Bankers Life and Casualty Company	12.500%	\$976	2	\$	12.500%	12.500%	12.500%

SERFF Tracking Number: *BNLB-125675447* *State:* *Arkansas*
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate	Rate Sheet	Approved	Yes

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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	01/01/2008
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Bankers Life and Casualty Company	12.500%	12.500%	\$976	2		12.500%	12.500%

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
Approved	Rate Sheet	GR-A70B	Revised	Previous State Filing Number: Percent Rate Change Request:	Rate Sheet.pdf
				36275 12	

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement
Policy Form Series GR-A70

Annual Premium Rates* Male or Female

Issue Age

All

Plan B

\$5,726.57

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly;
0.09167 for Renewal Direct Bill